

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF MINNESOTA, ST. PAUL DIVISION

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Reginald

First name

Neal

Middle name

Bring your picture identification to your meeting with the trustee.

Birts

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-1185

Debtor 1 **Birts, Reginald Neal**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**395 Luella St N
B14
Saint Paul, MN 55119-4324**

Number, Street, City, State & ZIP Code

Ramsey

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Birts, Reginald Neal**

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under**
- Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13

8. **How you will pay the fee**
- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**
- ☒ No.
- ☐ Yes.
- | | | | | | |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes.
- | | | | |
|-----------------------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |

11. **Do you rent your residence?**
- ☐ No. Go to line 12.
- ☒ Yes. Has your landlord obtained an eviction judgment against you?
- ☒ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Birts, Reginald Neal**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Birts, Reginald Neal**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**
- Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.
- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**
- To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
- Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
- Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.
- If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**
- Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.
- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**
- To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
- Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
- If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
- Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
- ☐ **I am not required to receive a briefing about credit counseling because of:**
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.
- If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Birts, Reginald Neal**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
		<input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
		<input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
		<input type="checkbox"/> No <input type="checkbox"/> Yes
18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000
		<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million
		<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million
		<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Reginald Neal Birts

Reginald Neal Birts

Signature of Debtor 1

Signature of Debtor 2

Executed on **February 20, 2018**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Birts, Reginald Neal**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michael Davey

Signature of Attorney for Debtor

Date

February 20, 2018

MM / DD / YYYY

Michael Davey

Printed name

Full Circle Law

Firm name

821 Raymond Ave # 260

Saint Paul, MN 55114-1525

Number, Street, City, State & ZIP Code

Contact phone

Email address

mike@chitwooddavey.com

0388285 MN

Bar number & State

Document Page 8 of 24
United States Bankruptcy Court
District of Minnesota, St. Paul Division

IN RE:

Case No. _____

Birts, Reginald Neal

Chapter 13

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: February 20, 2018

Signature: /s/ Reginald Neal Birts
Reginald Neal Birts

Debtor

Date: _____ Signature: _____

Joint Debtor, if any

ABC Financial Services
PO Box 6800
Sherwood, AR 72124-6800

ACA
PO Box 39449
Louisville, KY 40233-9449

Ace Minnesota Corp.
6525 Nicollet Ave
Richfield, MN 55423-1616

ACS Collections
PO Box 7052
Rochester, MN 55903-7052

AES / NCT
PO Box 2461
Harrisburg, PA 17105-2461

Affiliated Credit Services
PO Box 7739
Rochester, MN 55903-7739

Afni, Inc.
1310 Martin Luther King Dr
Bloomington, IL 61701-1465

AID Associates, Inc
370 7th Ave
New York, NY 10001-3967

Anytime Fitness
PO Box 6800
Sherwood, AR 72124-6800

Assoc. Clinic
3100 W Lake St Ste 210
Minneapolis, MN 55416-4597

Avis Vehicle Damage Claims Department
PO Box 652
Parsippany, NJ 07054-0652

Baxter Credit Union
400 Lakeview Pkwy
Vernon Hills, IL 60061-1843

Capital Management Services, LP
698 1/2 S Ogden St
Buffalo, NY 14206-2317

CBCS
PO Box 2589
Columbus, OH 43216-2589

CenturyLink
Attn: Bankruptcy Group
700 W Mineral Ave
Littleton, CO 80120-4511

Charter One Bank, N.A.
1215 Superior Ave E
Cleveland, OH 44114-3257

Chase
PO Box 7013
Indianapolis, IN 46207-7013

Chase Receivables
1247 Broadway
Sonoma, CA 95476-7503

CLC Servicing Corp
710 Commerce Dr Ste 265
Woodbury, MN 55125-4919

Comcast
9602 S 300 W Ste B
Sandy, UT 84070-3302

Conserve
PO Box 7
Fairport, NY 14450-0007

Continental Service Group, Inc.
200 Cross Keys Office Park
Fairport, NY 14450-3510

Convergent Outsourcing, Inc.
800 SW 39th St
Renton, WA 98057-4975

Credit Collection Services
725 Canton St
Norwood, MA 02062-2679

Dakota Electric Association
4300 220th St W
Farmington, MN 55024-9003

Delta Dental of Minnesota
PO Box 1328
Minneapolis, MN 55440-1328

Dept of Education / Sallie Mae
PO Box 9635
Wilkes Barre, PA 18773-9635

Directv
ATTN BANKRUPTCIES
PO Box 6550
Greenwood Village, CO 80155-6550

Diversified Adjustment Service, Inc.
600 Coon Rapids Blvd NW
Coon Rapids, MN 55433-5549

Diversified Consultants, Inc.
PO Box 1391
Southgate, MI 48195-0391

Excel
PO Box 219046
Kansas City, MO 64121-9046

First National Bank of Marin
PO Box 98873
Las Vegas, NV 89193-8873

First Premier Bank
PO Box 5524
Sioux Falls, SD 57117-5524

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-4824

First Source
1661 Lyndon Farm Ct
Louisville, KY 40223-4029

Firstmark Services
PO Box 82522
Lincoln, NE 68501-2522

Firstsource Advantage, LLC
205 Bryant Woods S
Amherst, NY 14228-3609

Fredrickson & Byron, P.A.
200 S 6th St Ste 4000
Minneapolis, MN 55402-1431

GCO Education Loan Funding
PO Box 7013
Indianapolis, IN 46207-7013

Geico General Insurance Company
1 Geico Plz
Bethesda, MD 20811-0001

GRC
PO Box 495999
Cincinnati, OH 45249-5999

Great Lakes Higher Education
PO Box 7860
Madison, WI 53707-7860

Gurstel Law Firm
6681 Country Club Dr
Golden Valley, MN 55427-4601

H&R Block
PO Box 1022
Wixom, MI 48393-1022

Hall & Associates
560 Route 303 Ste 209
Orangeburg, NY 10962-1334

Integrity Solution Services, Inc.
PO Box 1898
Saint Charles, MO 63302-1898

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Interstate Credit Control, Inc.
11300 Minnetonka Mills Rd
Minnetonka, MN 55305-5100

IRET Properties
4150 2nd St S # 410
Saint Cloud, MN 56301-3969

JNR Adjustment Company, Inc
PO Box 27070
Minneapolis, MN 55427-0070

Lifetime Fitness
6442 City West Pkwy
Eden Prairie, MN 55344-3245

MCI / Verizon
500 Technology Dr Ste 300
Weldon Spring, MO 63304-2225

Medica
PO Box 6100
Eau Claire, WI 54702-6100

Midland Credit Management, Inc.
2365 Northside Dr Ste 300
San Diego, CA 92108-2709

Millenium Credit Consultants
Millenium Credit Consultants
PO Box 18160
Saint Paul, MN 55118-0160

Millennium Credit Consultants
33 Wentworth Ave E Ste 220
Saint Paul, MN 55118-3432

MN Child Support Enforcement
444 Lafayette Rd N
Saint Paul, MN 55155-3802

MN Dept. of Employment and Econ. Devel.
PO Box 4629
Saint Paul, MN 55101-4629

MN Dept. of Revenue
PO Box 64564
Saint Paul, MN 55164-0564

National American University
1550 Highway 36 W
Roseville, MN 55113-4035

National Collegiate Trust
PO Box 15630
Wilmington, DE 19850-5630

National Credit Management
PO Box 32900
Saint Louis, MO 63132-8900

National Enterprise Systems, Inc.
29125 Solon Rd
Solon, OH 44139-3442

National Recoveries, Inc.
14735 Highway 65 NE
Ham Lake, MN 55304-6101

Navient
PO Box 9500
Wilkes Barre, PA 18773-9500

NCO Financial Systems
PO Box 15630
Wilmington, DE 19850-5630

North Shore Agency
4000 E 5th Ave
Columbus, OH 43219-1811

Open Cities Health Center Inc.
PO Box 9357
Minneapolis, MN 55440-9357

Park Nicollet
3800 Park Nicollet Blvd
Saint Louis Park, MN 55416-2527

Penn Credit
916 S 14th St
Harrisburg, PA 17104-3425

Pioneer Credit Recovery, Inc.
PO Box 50
Perry, NY 14530-0050

Quinstreet Ins Agency, Inc.
220 E Central Pkwy Ste 2050
Altamonte Springs, FL 32701-3466

Re Check
PO Box 9612
Amarillo, TX 79105-9612

Receivable Management Services Corp.
PO Box 523
Richfield, OH 44286-0523

Receivables Performance Management LLC
20816 44th Ave W
Lynnwood, WA 98036-7744

Roto-Rooter Services Company
5672 Collection Center Dr
Chicago, IL 60693-0056

Saint Mary's University of Minnesota
700 Terrace Hts
Winona, MN 55987-1321

Sallie Mae
PO Box 9500
Wilkes Barre, PA 18773-9500

Security Auto Loans
4900 Highway 169 N
New Hope, MN 55428-4058

Sentinel / Rivergate
115 2nd Ave S
Minneapolis, MN 55401-2000

Sprint
KSOPHT0101-Z4300
6391 Sprint Pkwy
Overland Park, KS 66251-6100

St. Cloud State University
720 4th Ave S
Saint Cloud, MN 56301-4442

State Farm Insurance
PO Box 82613
Lincoln, NE 68501-2613

Stellar Recovery
1327 2nd St W Ste 100
Kalispell, MT 59901-4205

Sterling State Financial, Inc.
16350 Kenrick Loop
Lakeville, MN 55044-4465

Student Loan Finance Co / GLELSI
PO Box 7860
Madison, WI 53707-7860

T-Mobile
Bankruptcy Department
PO Box 53410
Bellevue, WA 98015-3410

TCF National Bank
801 Marquette Ave
Minneapolis, MN 55402-2807

Teacher Federal Credit Union
6500 Highway 55
Minneapolis, MN 55427-4949

The Bancorp
PO Box 5017
Sioux Falls, SD 57117-5017

Un-Bank
10550 Wayzata Blvd
Minnetonka, MN 55305-1523

United Collections Corporation
1026 C St
Hayward, CA 94541-5125

Universal Acceptance Corp
PO Box 398104
Edina, MN 55439-8104

University of Minnesota
222 Pleasant St SE
Minneapolis, MN 55455-0239

University of Phoenix
4025 S Riverpoint Pkwy
Phoenix, AZ 85040-0723

US Bank / GLELSI
PO Box 7860
Madison, WI 53707-7860

US Bank, N.A.
U.S. Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402-7000

US Dept. of Education - Direct Loans
PO Box 5609
Greenville, TX 75403-5609

Van Ru Credit Corporation
1350 E Touhy Ave Ste 300E
Des Plaines, IL 60018-3342

Verizon Wireless
Bankruptcy Admin
500 Technology Dr # 550
Weldon Spring, MO 63304-2225

Vision Financial Corp
PO Box 460260
Saint Louis, MO 63146-7260

Vonage America
23 Main St
Holmdel, NJ 07733-2136

Wells Fargo Bank, N. A.
Bankruptcy Dept.
PO Box 10438
Des Moines, IA 50306-0438

Wells Fargo Loan Originations
PO Box 84712
Sioux Falls, SD 57118-4712

WI SCTF
PO Box 07914
Milwaukee, WI 53207-0914

Wilber & Associates, P.C.
PO Box 2159
Bloomington, IL 61702-2159